

LOCAL BANKRUPTCY FORM 3015-1**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

JOHN J. ROMANOWSKI

CHAPTER 13

CASE NO.: 1:19-03999

2nd Amended Plan

Number of Motions to Avoid Liens

Number of Motions to Value Collateral

CHAPTER 13 PLAN**NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase- money security interest, set out in § 2.G	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$4,219.34 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$71,647.20 plus other payments and property stated in § 1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
1/2020	9/2024	\$1,182.95		\$1,182.95	
				Total Payments:	\$71,647.20

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.
3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE:
- ☐ Debtor is at or under median income.
- ☒ Debtor is over median income. Debtor estimates that a minimum of \$632.76/mo must be paid to allowed unsecured creditors in order to comply with the Means Test.

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is \$ Enter text here.
(Liquidation value is calculated as the value of all non- exempt assets after the

deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

☒ No assets will be liquidated.

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. *Check one.*

☒ None.

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. *Check one.*

☐ None.

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account
Member's 1 st FCU	10257 Fort Robinson Road	8879
Riverview Bank	150 Beaver Road and 148 Beaver Road	4950
Santander	148 Beaver Road	7971
Toyota Financial	2017 Toyota Prius	

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). *Check one.*

☐ None.

- ☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Postpetition Arrears to be Cured	Estimated Total to be paid in plan
Dauphin County Tax Claim Bureau	148 Beaver Road, 150 Beaver Road, 155 S Lockwillow Road	\$8,699.56 \$2,260.31 \$7,375.29		\$8,699.56 \$2,260.31 \$7,375.29
Perry County Tax Claim Bureau	10257 Fort Robinson Road	\$5,865.46		\$5,865.46
Dauphin County Tax Claim Bureau	145 Beaver Road	\$2,109.92		\$2,109.92
Santander Bank	148 Beaver Road	\$1,806.41		\$1,806.41

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

☒ None.

E. Secured claims for which a § 506 valuation is applicable. Check one.

☒ None.

F. Surrender of Collateral. Check one.

☒ None.

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.

☒ None.

3. PRIORITY CLAIMS.

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. Attorney's fees. Complete only one of the following options:
 - a. In addition to the retainer of \$ Enter text here already paid by the Debtor, the amount of \$ 4,000 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
 - b. \$ Enter text here per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. *Check one of the following two lines.*

☒ None.

B. Priority Claims (including, certain Domestic Support Obligations)

Allowed unsecured claims entitled to priority under § 1322(a) will be paid in full unless modified under §9.

Name of Creditor	Estimated Total Payment

C. Domestic Support Obligations assigned to or owed to a governmental unit

under 11 U.S.C. §507(a)(1)(B). *Check one of the following two lines.*

☒ None.

4. UNSECURED CLAIMS.

A. Claims of Unsecured Nonpriority Creditors Specially Classified. *Check one of the following two lines.*

☒ None.

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. *Check one of the following two lines.*

☒ None.

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

☐ plan confirmation.

☒ entry of discharge.

☐ closing of case.

7. DISCHARGE: (Check one)

☒ The debtor will seek a discharge pursuant to § 1328(a).

☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: Enter text here
Level 2: Enter text here
Level 3: Enter text here
Level 4: Enter text here
Level 5: Enter text here
Level 6: Enter text here
Level 7: Enter text here
Level 8: Enter text here

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.
Level 2: Debtor's attorney's fees.
Level 3: Domestic Support Obligations.
Level 4: Priority claims, pro rata.
Level 5: Secured claims, pro rata.
Level 6: Specially classified unsecured claims.
Level 7: Timely filed general unsecured claims.
Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS.

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Dated:

/s/ James H. Turner
Attorney for Debtor

/s/ John J. Romanowski
John J. Romanowski

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.

Label Matrix for local noticing
0314-1
Case 1:19-bk-03999-HWV
Middle District of Pennsylvania
Harrisburg
Mon Dec 30 10:37:19 EST 2019

Thomas A. Capehart
Gross McGinley LLP
33 South 7th Street
PO Box 4060
Allentown, PA 18105-4060

Dauphin County Tax Claim
PO Box 1295
Harrisburg, PA 17108-1295

Charles J DeHart, III (Trustee)
8125 Adams Drive, Suite A
Hummelstown, PA 17036-8625

Member's 1st FCU
PO Box 2104
Mechanicsburg, PA 17055-2104

Member's 1st FCU
PO Box 40
Mechanicsburg, PA 17055-0040

Mr. Tony Drake
5504 Driftwood Avenue
Harrisburg, PA 17112-3025

ONEMAIN
P.O. Box 3251
Evansville, In. 47731-3251

One Main Financial
311 Union St
Millersburg, PA 17061-1674

PERRY COUNTY TAX CLAIM BUREAU
25 W MAIN STREET
PO BOX 37
NEW BLOOMFIELD, PA 17068-0037

Perry County Tax Claim
PO Box 63
New Bloomfield, PA 17068-0063

Riverview Bank
200 Front St
P O Box B
Marysville, PA 17053-0017

John J Romanowski
148 Beaver Road
Harrisburg, PA 17112-3019

Santander
P O Box 660633
Dallas, TX 75266-0633

Santander Bank, N.A.
Santander Bank, N.A.
450 Penn Street, Mail Code 10-421-MC3
Reading, PA 19602-1011

Santander Bank, N.A.
450 Penn Street
10-421-MC3
Reading, PA 19602-1011

Santander Bank, N.A.
450 Penn Street, MC: 10-421-MC3
Reading, PA 19602-1011

Santander Bank, N.A. c/o Thomas A. Capehart,
Gross McGinley, LLP
33 S. Seventh Street
P.O. Box 4060
Allentown, PA 18105-4060

(p) TOYOTA MOTOR CREDIT CORPORATION
PO BOX 8026
CEDAR RAPIDS IA 52408-8026

Toyota Motor Credit Corporation
PO Box 9013
Addison, Texas 75001-9013

James H Turner
Turner and O'Connell
915 N Mountain Road
Suite D
Harrisburg, PA 17112-1793

United States Trustee
228 Walnut Street, Suite 1190
Harrisburg, PA 17101-1722

James Warmbrodt
701 Market Street Suite 5000
Philadelphia, PA 19106-1541

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Toyota Financial
PO Box 371339
Pittsburgh, PA 15250